

**Information to identify the case:**

|   |                                   |  |
|---|-----------------------------------|--|
| Debtor 1  | Habeeb-Ullah Abdur-Rahim Muhammad | Social Security number or ITIN xxx-xx-1515 |
|   | First Name Middle Name Last Name  | EIN -----                                  |
| Debtor 2<br>(Spouse, if filing)                       | Shawn Yalette Muhammad            | Social Security number or ITIN xxx-xx-7732 |
|   | First Name Middle Name Last Name  | EIN -----                                  |
| United States Bankruptcy Court District of New Jersey |                                   |  |
| Case number: 15-25223-RG                              |                                   |  |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Habeeb-Ullah Abdur-Rahim Muhammad  
dba Bld's Fast Foods

Shawn Yalette Muhammad  
aka Shawn Y. Simmons

10/27/22

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Habeeb-Ullah Abdur-Rahim Muhammad  
Shawn Yalette Muhammad  
Debtors

Case No. 15-25223-RG  
Chapter 13

District/off: 0312-2

User: admin

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Date Rcvd: Oct 27, 2022

Form ID: 3180W

Total Noticed: 59

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2022:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>   |
|-----------------|---|
| db/jdb          | + Habeeb-Ullah Abdur-Rahim Muhammad, Shawn Yalette Muhammad, 154 Mill Street, Belleville, NJ 07109-2415   |
| cr              | + Nationstar Mortgage LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713   |
| cr              | + Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640   |
| 515680900       | American Express Business Card, P.O. Box 7863, Fort Lauderdale, FL 33320  |
| 515680905       | + Belleville Water Department, 152 Washington Avenue, Belleville, NJ 07109-2589   |
| 515680906       | + Black Expressions, c/o RJM Acquisitions, LLC, 575 Underhill Blvd., Ste. 224, Syosset, NY 11791-3416   |
| 515680912       | + Essex County Probation, 50 W Market St, Newark, NJ 07102-1694   |
| 515680913       | Fingerhut, c/o RJM Acquisition Funding, LLC, P.O. Box 18013, Hauppauge, NY 11788  |
| 515680914       | + First Tennessee Bank, 1555 Lynnfield Rd, Memphis, TN 38119-7227   |
| 515680922       | ++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court;, Nissn Inf Lt, 2901 Kinwest Pkwy, Irving, TX 75063 |
| 515680919       | + New Community FCU, 274 So. Orange Avenue, Newark, NJ 07103-2419   |
| 515680923       | + Office of Child Support, Chancery Division, Family Part, Middlesex County, P.O. Box 2691/ 120 New Street, New Brunswick, NJ 08901-1953                                |
| 515680924       | + P.S.E. & G, P.O. Box 14444, New Brunswick, NJ 08906-4444  |
| 515680929       | + Ridgetop Village, c/o Aspen National Collection, P.O. Box 10689, Brooksville, FL 34603-0689   |
| 515680935       | + Ursula S. Pitts, 33 Warren Street, Carteret, NJ 07008-3327  |

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>           | <b>Date/Time</b>     | <b>Recipient Name and Address</b>  |
|-----------------|---|----------------------|--|
| smg             | Email/Text: usanj.njbankr@usdoj.gov         | Oct 27 2022 20:40:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg             | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Oct 27 2022 20:40:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 515680897       | + EDI: GMACFS.COM                           | Oct 28 2022 00:33:00 | Ally Financial, Po Box 105677, Atlanta, GA 30348-5677  |
| 515680896       | + EDI: GMACFS.COM                           | Oct 28 2022 00:33:00 | Ally Financial, Attn: Bankruptcy Dept, Po Box 130424, Roseville, MN 55113-0004   |
| 515680898       | + Email/PDF: bncnotices@becket-lee.com      | Oct 27 2022 20:44:38 | American Express, P.O. Box 297804, Fort Lauderdale, FL 33329-7804  |
| 515887411       | Email/PDF: bncnotices@becket-lee.com        | Oct 27 2022 20:44:16 | American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701   |
| 515680899       | Email/PDF: bncnotices@becket-lee.com        | Oct 27 2022 20:44:37 | American Express Blue, P.O. Box 7863, Fort Lauderdale, FL 33329  |
| 515836723       | Email/PDF: bncnotices@becket-lee.com        | Oct 27 2022 20:44:11 | American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  |
| 515680903       | + EDI: BANKAMER.COM                         | Oct 28 2022 00:33:00 | Bank of America, P.O. Box 15026, Wilmington,   |

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|           |  |                      |  |
|-----------|--|----------------------|--|
|           |  |                      | DE 19850-5026  |
| 515680902 | + EDI: BANKAMER.COM                                  | Oct 28 2022 00:33:00 | Bank of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170  |
| 515680904 | EDI: BANKAMER2.COM                                   | Oct 28 2022 00:33:00 | Bank of America, P.O. Box 2463, Spokane, WA 99210  |
| 515680901 | EDI: CITICORP.COM                                    | Oct 28 2022 00:33:00 | AT & T, P.O. Box 183051, Columbus, OH 43218  |
| 515762940 | + Email/Text: bankruptcy@cavps.com                   | Oct 27 2022 20:40:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  |
| 515680907 | + EDI: CITICORP.COM                                  | Oct 28 2022 00:33:00 | Cbna, Po Box 6189, Sioux Falls, SD 57117-6189  |
| 515680908 | + EDI: COMCASTCBLCENT                                | Oct 28 2022 00:33:00 | Comcast, P.O. Box 1809, Union, NJ 07083-1809   |
| 515680909 | Email/PDF: DellBKNotifications@resurgent.com         | Oct 27 2022 20:44:39 | Dell Financial Services, Dell Financial Services Attn: Bankruptcy, Po Box 81577, Austin, TX 78708  |
| 515680910 | + Email/PDF: DellBKNotifications@resurgent.com       | Oct 27 2022 20:44:25 | Dell Financial Services, Po Box 81607, Austin, TX 78708-1607   |
| 515680911 | + Email/Text: bankruptcydepartment@tsico.com         | Oct 27 2022 20:40:00 | Eos Cca, Po Box 981008, Boston, MA 02298-1008  |
| 515680915 | EDI: CBS7AVE   | Oct 28 2022 00:33:00 | Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364  |
| 515680916 | EDI: HFC.COM   | Oct 28 2022 00:33:00 | HSBC Card Services, P.O. Box 21550, Tulsa, OK 74121  |
| 515816975 | Email/PDF: resurgentbknotifications@resurgent.com    | Oct 27 2022 20:44:25 | LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 515680918 | Email/Text: nsm_bk_notices@mrcopper.com              | Oct 27 2022 20:39:00 | Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067   |
| 515680917 | Email/Text: nsm_bk_notices@mrcopper.com              | Oct 27 2022 20:39:00 | Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr, Lewisville, TX 75067   |
| 515913063 | Email/Text: nsm_bk_notices@mrcopper.com              | Oct 27 2022 20:39:00 | Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9741   |
| 515754699 | Email/Text: NissanBKNotices@nationalbankruptcy.com   | Oct 27 2022 20:39:00 | Nissan, POB 660366, Dallas, TX 75266-0366  |
| 515680920 | + Email/Text: NissanBKNotices@nationalbankruptcy.com | Oct 27 2022 20:39:00 | Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360   |
| 515680927 | Email/Text: Bankruptcy.Notices@pnc.com               | Oct 27 2022 20:39:00 | PNC Bank, N.A., P.O. Box 5570, Cleveland, OH 44101   |
| 515680926 | Email/Text: Bankruptcy.Notices@pnc.com               | Oct 27 2022 20:39:00 | Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222   |
| 515680925 | Email/Text: Bankruptcy.Notices@pnc.com               | Oct 27 2022 20:39:00 | Pnc Bank, Attn: Bankruptcy, Po Box 5570, Cleveland, OH 44101   |
| 519708674 | + Email/Text: bankruptcy@pseg.com                    | Oct 27 2022 20:39:00 | PSE&G, PO Box 490, Attn: Bankruptcy Dept., Cranford, NJ 07016-0490   |
| 516172331 | EDI: Q3G.COM   | Oct 28 2022 00:33:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788   |
| 516172332 | + EDI: Q3G.COM                                       | Oct 28 2022 00:33:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788             |
| 515680928 | + Email/Text: bankruptcy@pinnaclerecovery.com        | Oct 27 2022 20:40:00 | Ridge Top Summit, c/o Pinnacle Recovery, Inc.,   |

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| 515680931 | EDI: AISSPRINT  | Oct 28 2022 00:33:00 | P.O. Box 130848, Carlsbad, CA 92013-0848   |
| 517908791 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Oct 27 2022 20:40:00 | Sprint, P.O. Box 4191, Carol Stream, IL 60197  |
| 515680930 | + EDI: CBS7AVE  | Oct 28 2022 00:33:00 | Select Portfolio Servicing, Inc, as servicer for Federal Home Loan Mortg, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284 |
| 515680932 | + Email/Text: bankruptcydpt@mcmcg.com                           | Oct 27 2022 20:40:00 | Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364  |
| 515779140 | + Email/Text: bncmail@w-legal.com                               | Oct 27 2022 20:40:00 | T-Mobile, c/o MCM, 8875 Aero Drive, San Diego, CA 92123-2251   |
| 515680933 | + EDI: WTRRNBNK.COM   | Oct 28 2022 00:33:00 | TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132                               |
| 515680934 | + EDI: WTRRNBNK.COM   | Oct 28 2022 00:33:00 | Target Card Services, P.O. Box 9500, Minneapolis, MN 55440-9500  |
| 515680936 | + EDI: VERIZONCOMB.COM  | Oct 28 2022 00:33:00 | Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673   |
| 515680937 | + EDI: VERIZONCOMB.COM  | Oct 28 2022 00:33:00 | Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225  |
| 515680938 | + EDI: VERIZONCOMB.COM  | Oct 28 2022 00:33:00 | Verizon, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225  |
| 515680939 | EDI: WACHOVIA.COM   | Oct 28 2022 00:33:00 | Verizon, Po Box 49, Lakeland, FL 33802-0049  |
|           |   |                      | Wachovia, P.O. Box 15026, Wilmington, DE 19850-5026  |

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| lm        | *P++          | NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court;, Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067                                       |
| 515866578 | *             | American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  |
| 515680921 | *P++          | NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366, address filed with court;, Nissan Inf Lt, Attn: Bankruptcy, 8900 Freeport Parkway, Irving, TX 75063 |
| 519738743 | *+            | PSE&G, P.O. Box 490, Attn: Bankruptcy Dept., Cranford, NJ 07016-0490   |
| 517908792 | *+            | Select Portfolio Servicing, Inc, as servicer for Federal Home Loan Mortg, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284   |

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2022 at the address(es) listed below:

| Name                    | Email Address  |
|-------------------------|--|
| Andrew M. Lubin         | on behalf of Creditor Select Portfolio Servicing Inc. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com   |
| Andrew M. Lubin         | on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee Et Al... nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com  |
| Brian C. Nicholas       | on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee Et Al... bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  |
| Clifford B. Frish       | on behalf of Debtor Habeeb-Ullah Abdur-Rahim Muhammad yrodriguez@goldmanlaw.org cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com   |
| Clifford B. Frish       | on behalf of Joint Debtor Shawn Yalette Muhammad yrodriguez@goldmanlaw.org cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com  |
| David G. Beslow         | on behalf of Debtor Habeeb-Ullah Abdur-Rahim Muhammad yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net |
| David G. Beslow         | on behalf of Joint Debtor Shawn Yalette Muhammad yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net      |
| Denise E. Carlon        | on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee Et Al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  |
| Jeanette F. Frankenberg | on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com   |
| Kevin Gordon McDonald   | on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee Et Al... kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  |
| Marie-Ann Greenberg     | magecf@magtrustee.com  |
| Mark Goldman            | on behalf of Debtor Habeeb-Ullah Abdur-Rahim Muhammad yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net  |
| Mark Goldman            | on behalf of Joint Debtor Shawn Yalette Muhammad yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net   |
| Melissa N. Licker       | on behalf of Creditor Nationstar Mortgage LLC mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com   |
| Michael J. Milstead     | on behalf of Creditor FEDERAL HOME LOAN MORTGAGE CORPORATION bkecf@milsteadlaw.com bkecf@milsteadlaw.com   |
| Phillip Andrew Raymond  | on behalf of Creditor Nationstar Mortgage LLC phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com  |

TOTAL: 16